

UNITED STATES BANKRUPTCY COURT
DISTRICT of District of New Jersey

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/22/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael W. Ackerman
44 Chestnut Court
Basking Ridge, NJ 07920

Michele Ackerman
44 Chestnut Court
Basking Ridge, NJ 07920

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-1362 (Michael W. Ackerman)
xxx-xx-6949 (Michele Ackerman)

United States Bankruptcy Judge:
Honorable Raymond T. Lyons Jr.

Attorney for Debtor(s) (name and address):
James V. Loewen
Wronko and Loewen
38 N. Gaston Ave.
Somerville, NJ 08876
Telephone number: (908) 704-9200

Trustee:
Karen E. Bezner
567 Park Avenue, Suite 103
Scotch Plains, NJ 07076
Telephone number: (908) 322-8484
The United States Trustee, Region 3 appoints the above-named individual as interim trustee as of the date of the filing of the bankruptcy petition.

Meeting of Creditors:

Date: **December 15, 2010**

Time: **01:00 PM**

Location: **Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:
2/14/11

Deadline to Object to Exemptions:
Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

402 East State Street
Trenton, NJ 08608
Telephone number: 609-989-2200

For the Court:

Clerk of the Bankruptcy Court:
James J. Waldron

Business Hours:
8:30 AM – 4:00 p.m., Monday – Friday (except holidays)

Date: 10/25/10

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Proof of Identification and Social Security Number	Important notice to individual debtors: Effective March 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline. Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Undeliverable Notices. Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

Case information – telephone access. Case summary information can be obtained from any touch tone telephone by calling the automated Voice Case Information System (VCIS) at the toll free number: 1-877-239-2547. This service is free of charge and is available 24 hours a day.

Case information – electronic access. Case summary and docket information can be obtained from the Public Access to Court Electronic Records (Pacer) System. To register or for more information, please call the Pacer Billing Center at 1-800-676-6856 or visit the Pacer Web Site: <http://pacer.psc.uscourts.gov>.

Internet access. Additional information may be available at the Court's Web Site: <http://www.njb.uscourts.gov>.

Certificate of Service Page 4 of 5

CERTIFICATE OF NOTICE

District/off: 0312-3
Case: 10-42751

User: bhiggins
Form ID: b9a

Page 1 of 2
Total Noticed: 33

Date Rcvd: Oct 25, 2010

The following entities were noticed by first class mail on Oct 27, 2010.

db/jdb +Michael W. Ackerman, Michele Ackerman, 44 Chestnut Court, Basking Ridge, NJ 07920-3110
aty +James V. Loewen, Wronko and Loewen, 38 N. Gaston Ave., Somerville, NJ 08876-2438
tr +Karen E. Bezner, 567 Park Avenue, Suite 103, Scotch Plains, NJ 07076-1754
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100,
Newark, NJ 07102-5235
511310191 +Beneficial, Customer Service, PO Box 3425, Buffalo, NY 14240-3425
511310193 CCB Credit Services, Inc., P.O. Box 272, Springfield, IL 62705-0272
511310198 +Client Services, 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
511310199 Costco, c/o Curtis O. Barnes, P.C., P.O. Box 1390, Anaheim, CA 92815-1390
511310201 +Faloni & Associates, LLC, 165 Passaic Avenue, Suite 301B, Fairfield, NJ 07004-3592
511310203 +GC Services Limited Partnership, Collection Agency Division, 6330 Gulfton,
Houston, TX 77081-1108
511310205 +Household Finance Corp., c/o Prof. Bureau of Collections of MD, PO Box 4157,
Greenwood Village, CO 80155-4157
511310207 +Malcolm S. Gerald & Associates, 332 South Michigan Avenue, Suite 600,
Chicago, IL 60604-4318
511310208 +Nelson, Watson & Associates, LLC, 80 Merrimack Street Lower Level, Haverhill, MA 01830-5211
511310209 Northstar Location Services, 4285 Genesee Street, Buffalo, NY 14225-1943
511310210 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
511310212 Solomon & Solomon, Columbia Circle, PO Box 15019, Albany, NY 12212-5019
511310213 Synergetic Communications, 1301 E. 3rd Avenue, Suite 200, Post Falls, ID 83854-7545
511310215 Tiburon Financial, LLC, PO Box 10050, Fayetteville, AR 72730
511310217 Zwicker & Associates, PO Box 101145, Birmingham, AL 35210-6145

The following entities were noticed by electronic transmission on Oct 25, 2010.

511310189 EDI: AMEREXPR.COM Oct 25 2010 17:58:00 American Express, Customer Service,
777 American Expressway, Fort Lauderdale, FL 33337-0001
511310190 +EDI: BANKAMER.COM Oct 25 2010 17:53:00 Bank of America, Corporate Bankruptcy Dept,
PO Box 26012, NC4-105-03-14, Greensboro, NC 27420-6012
511310192 +EDI: CAPITALONE.COM Oct 25 2010 17:53:00 Capital One Bank, Inquiries, PO Box 30285,
Salt Lake City, UT 84130-0285
511310194 EDI: CHASE.COM Oct 25 2010 17:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
511310195 +EDI: CHASE.COM Oct 25 2010 17:58:00 Chase, Attn: Home Equity Loan Servicing,
PO Box 24714, Columbus, OH 43224-0714
511310196 +EDI: CITICORP.COM Oct 25 2010 17:53:00 Citi Cards, Customer Service, PO Box 6062,
Sioux Falls, SD 57117-6062
511310197 +EDI: CITICORP.COM Oct 25 2010 17:53:00 Citibank, Attention: Bankruptcy, PO Box 20507,
Kansas City, MO 64195-0507
511310200 EDI: DISCOVER.COM Oct 25 2010 17:53:00 Discover, Customer Service, PO Box 30943,
Salt Lake City, UT 84130
511310202 EDI: FORD.COM Oct 25 2010 17:58:00 Ford Credit, National Bankruptcy Service Center,
PO Box 537901, Livonia, MI 48153-7901
511310204 EDI: GMACFS.COM Oct 25 2010 17:53:00 GMAC, Bankruptcy Department, PO Box 380901,
Bloomington, MN 55438-0901
511310206 +EDI: HFC.COM Oct 25 2010 17:53:00 HSBC, Customer Service, PO Box 4169,
Carol Stream, IL 60197-4169
511310214 +EDI: TDBANKNORTH.COM Oct 25 2010 17:58:00 TD Bank North, Corporate Headquarters,
PO Box 9540, 1 Portland Square, Portland, ME 04101-4057
511310216 EDI: WFFC.COM Oct 25 2010 17:58:00 Wells Fargo Card Services, Inquiries, PO Box 10347,
Des Moines, IA 50306-0347

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

511310211 Ramon Javier

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-3
Case: 10-42751

User: bhiggins
Form ID: b9a

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Total Noticed: 33

Date Rcvd: Oct 25, 2010

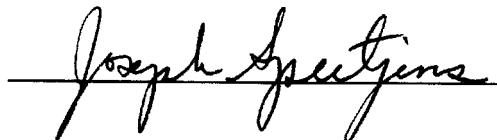
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.